

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:	Hodgdon	)	ATTORNEY DOCKET:	04237118
		)		
SERIAL NO.:	10/821,084	)	GROUP ART UNIT:	4156
		)		
FILED:	April 8, 2004	)	EXAMINER:	Eliza A. Squires
		)		
TITLE:	INCENTIVE BASED HEALTH CARE INSURANCE PROGRAM			
DATE:	March 25, 2009			

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 23313-1450

**RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. §1.111**

This Response constitutes a complete reply to the Office Action mailed September 25, 2008 in the above-identified application. The following response is respectfully submitted.

**Claims** begin on page 2.

**Remarks** begin on page 12.